

Protection.
Designed with your needs in mind.

Personal Accident Disability Insurance...

Accidents do happen.



Personal Accident Disability Insurance is designed to provide protection against the financial impacts of injury, with optional protection against illness. In 2007, we paid over \$3.2Million in claims to people in need. Since 1993, Canadians like you have received almost \$30Million in benefits when they needed it the most.

More PADI Claim Facts You Should Know

After approval of a claim, Disability benefits are payable at the end of the monthly period of disability. If the disability is for less than a full month, benefits will be paid for the number of days disabled.

Providing proof of income at claim time for monthly benefit amounts over \$2,000 qualifies an individual for the amount to be paid at claim.

Benefits are not reduced in situations where someone was on vacation, is seasonally employed, in between contracts or temporarily laid off.

If income at claim time does not qualify an Insured for a benefit amount in excess of \$2,000, benefits are reduced to \$2,000. A refund is provided for the difference in premium for up to 12 months prior to the date of claim. Therefore, if employment status or occupation has permanently changed and an individual is overinsured, it is important to notify us and adjust coverage.

Benefits are not offset for Employment Insurance received.

Donating an organ for transplant surgery is considered elective and does not qualify as an Accident or Illness.

Strains and sprains resulting from an Accident are payable for up to a maximum of 2 months per Accident, with no limitation on the number of occurrences.

Neck and back injuries are limited to 2 months of benefit per Accident. For neck and back injuries that show evidence of the injury on a diagnostic medical imaging test (x-ray, CT scan or MRI) additional benefits may be payable for up to 24 months.

Protection.
When they needed it.

Occupation	Type of Claim	Benefits Paid*
Logging	Skull Fracture	\$49,745
Contractor	Head Injury	\$166,745
Owner/Operator	Multiple Fractures	\$66,845
Logger	Bilateral Leg Fractures	\$61,500
Foreman	Rotator Cuff Tear	\$31,600
Carpenter	Throat Cancer	\$18,566
Truck Driver	Multiple Fractures	\$57,325
Mechanic	Multiple Injuries	\$67,290
Truck Driver	Lumbar Disc Ischemia & Sciatica	\$28,000
Farmer	Compound Fracture	\$38,166
Machine Operator	Crush Arm Injury	\$40,550
Painter	Multiple Fractures	\$12,252
Delivery	Osteomyelitis	\$12,100
Nurse	Rotator Cuff Tear	\$10,500
Logger	Compound Fractures	\$22,500
Landscaper	Fractured Arm	\$16,816
Truck Driver	Fractured Knee	\$14,600
Retired	Accidental Death	\$10,000
Retired	Diabetes	\$17,600
Foreman	Fractured Spine	\$55,000
Logger	Herniated Disc	\$49,000
Truck Driver	Fractured Spine	\$100,000
Delivery	Cardiovascular Disease	\$14,000
Labourer	Fractured Skull	\$14,000
Truck Driver	Myleoma	\$18,500
Logging	Heart Disease	\$10,400
Therapist	Cancer	\$10,000
Retired	Lumbar Fracture	\$14,500
Restaurant Owner	Stroke	\$18,000
Retired	Fractured Hip	\$13,700
Forestry Clearing	Tendinitis	\$13,000
Agriculture	Pelvic Fracture	\$12,100
Retired	Infections	\$80,800
Forestry Clearing	Disc Disease	\$11,400
Skid Operator	Fractured Leg	\$28,000
Truck Driver	Torn Meniscus	\$41,000
Motel Owner	Fractured Ankle	\$15,700
Truck Driver	Rotator Cuff Tear	\$52,800
Welder	Sciatica	\$9,000
Registered Nurse	Osteoarthritis	\$15,900
Towing Service	Compression Fracture	\$21,100
Steel Fabricator	Herniated Disc	\$12,000
Retired	Compression Fracture	\$12,700
Chef	Fractured Leg	\$12,700
Mechanic	Rotator cuff tear	\$13,400
Orchardist	Fractured toe	\$14,300
Retired	Heart Disease	\$8,600
Owner/Operator	Death	\$10,000
Plumber	Achilles Heel	\$15,200
Retired	Cancer	\$12,400

*actual 2006 claims paid

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www.Repsource.ca

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